CORY WASHINGTON & CO.
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VEHICLE INSPECTION STATION — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for state-licensed safety and emissions inspection stations. Priorities reflect typical exposure for this class; confirm against your actual operations.

CORE **PREVALENT** **SITUATIONAL** — *Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Garage Liability**	Covers injuries in the bay and on road tests, and suits over vehicles you passed.	CORE
☐	**Garagekeepers**	Covers customer vehicles damaged on lifts, dynamometers, road tests, or by fire or theft.	CORE
☐	**Workers' Compensation**	Covers inspectors working under vehicles and around running engines.	CORE
☐	**Commercial Property**	Covers the building, lifts, analyzers, and dynamometers.	CORE
☐	**Inspection Station License Bond**	Many states require one; the surety pays claims and you repay it.	PREVALENT
☐	**Umbrella / Excess Liability**	A passed vehicle in a multi-injury crash can exceed primary limits.	PREVALENT
☐	**Equipment Breakdown**	Covers failure of dynamometers, emissions analyzers, and lifts.	PREVALENT
☐	**Crime / Employee Dishonesty**	Covers theft of cash and certificate stock by employees.	SITUATIONAL
☐	**Errors & Omissions**	Needed if your liability policy excludes inspection or certification work.	SITUATIONAL
☐	**License / Regulatory Defense**	Pays lawyers to defend state audits and license accusations.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by inspection stations is treating the license bond as insurance. Several states let a station post a small bond in place of garagekeepers coverage, but a bond only guarantees payment to customers — the surety collects back from you, and a bond never answers a suit after a vehicle you passed is in a crash. Confirm your garage liability covers inspection work and suits from third parties, and carry garagekeepers for vehicles in your care.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.